

IN THE CLAIMS

Please amend the claims as follows:

*sub C1*  
*Ba*

132. (Amended) A self-service library terminal comprising:  
a reader arranged to read identifications on articles involved in library loan transactions;  
a payment apparatus arranged to receive payment from a borrower; and,  
a controller, wherein the controller is arranged to process signals from the reader corresponding to the identifications read by the reader, wherein the controller is arranged to interact with the payment apparatus in order to process financial transactions related to the library loan transactions, and wherein the controller is arranged to remind the borrower of the borrower's account status.

Please add the following claims:

*sub C2*  
*B3*

183. A self-service library terminal comprising:  
a reader that reads identifications on articles involved in library loan transactions;

a payment receiver that receives payments  
associated with the loan transactions; and,

a controller that processes the identifications  
read by the reader and the payments received by the  
payment receiver.

184. The self-service library terminal of  
claim 183 wherein the payment receiver comprises a cash  
receiver.

185. The self-service library terminal of  
claim 183 wherein the payment receiver comprises a credit  
card receiver.

186. The self-service library terminal of  
claim 183 wherein the payment receiver comprises a debit  
card receiver.

187. The self-service library terminal of  
claim 183 wherein the payment receiver comprises a smart  
card receiver.

188. The self-service library terminal of claim 183 further comprising a display, wherein the controller controls the display in order to remind the borrower that a loan is a chargeable loan.

*Cont  
C2*

189. The self-service library terminal of claim 188 wherein the controller controls the display in order to request that the borrower pay a fee for the chargeable loan.

*B3*

190. The self-service library terminal of claim 188 wherein the controller controls the display in order to request that the borrower pay a fee for the chargeable loan upon return of the article.

191. The self-service library terminal of claim 183 further comprising a display, wherein the controller controls the display to remind the borrower of an overdue article chargeable to the borrower.

192. The self-service library terminal of claim 191 wherein the controller controls the display to remind the borrower to pay immediately for the overdue article.

193. The self-service library terminal of claim 191 wherein the controller allows the borrower to continue a present loan transaction even though the borrower has not paid for overdue article.

*Cont  
C2*

194. The self-service library terminal of claim 183 further comprising a display, wherein the controller controls the display to remind the borrower of a fine owed by the borrower.

*B3*

195. The self-service library terminal of claim 183 further comprising a connector, wherein the connector is arranged to couple the self-service library terminal over a link to a circulation system, and wherein the controller is arranged to store loan transactions during periods when the link to the circulation system is down so that the loan transactions can be later transferred to the circulation system.

196. The self-service library terminal of claim 183 further comprising an article receiving area, wherein the controller is arranged to control the reader so as to project a visible indicator onto the article

receiving area and so as to change the visible indicator between first and second visible states.

197. A method implemented by a self-service library terminal comprising:

reading an identification on an article involved in a library loan transaction;

reading a payment from a payment card;

processing the identification to determine an identification of the article involved in the loan transaction; and,

processing the payment in relation to the loan transaction.

198. The method of claim 197 wherein the reading of a payment from a payment card comprises reading a payment from a credit card.

199. The method of claim 197 wherein the reading of a payment from a payment card comprises reading a payment from a debit card.

200. The method of claim 197 wherein the reading of a payment from a payment card comprises reading a payment from a smart card.

*Cont.  
C2*

201. The method of claim 197 further comprising displaying a reminder to a patron that a loan is a chargeable loan.

202. The method of claim 197 further comprising displaying a request that a patron pay a fee associated with the loan transaction.

*B3*

203. The method of claim 197 displaying a request that a patron pay a fee for a chargeable loan transaction.

204. The method of claim 197 displaying a reminder to a patron that an overdue fine is associated with the loan transaction.

205. The method of claim 197 further  
comprising:

storing loan transactions during periods when a  
link between the self-service library terminal and a  
circulation system is down; and,

communicating the stored loan transactions to  
the circulation system when the link is back up.

206. The method of claim 197 further  
comprising:

projecting a visible indicator onto an article  
receiving area; and,

changing the visible indicator between first  
and second visible states.

207. The self-service library terminal of  
claim 182 wherein the payment apparatus comprises a cash  
receiver.

208. The self-service library terminal of  
claim 182 wherein the payment apparatus comprises a card  
reader.